

**AMERICAN BANCORP OF ILLINOIS, INC.**

	CPP Disbursement Date 09/17/2010	RSSD (Holding Company) 3618545	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$326	\$282	-13.6%		
Loans	\$188	\$185	-1.4%		
Construction & development	\$4	\$4	-14.8%		
Closed-end 1-4 family residential	\$61	\$57	-6.6%		
Home equity	\$15	\$16	5.0%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-53.8%		
Commercial & Industrial	\$19	\$24	27.3%		
Commercial real estate	\$48	\$44	-8.1%		
Unused commitments	\$17	\$24	40.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$23	\$13	-44.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$51	\$55	7.2%		
Cash & balances due	\$54	\$21	-60.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$306	\$261	-14.6%		
Deposits	\$305	\$260	-14.7%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$19	\$21	7.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	6.4%	7.4%	--		
Tier 1 risk based capital ratio	10.7%	10.9%	--		
Total risk based capital ratio	11.9%	12.1%	--		
Return on equity <sup>1</sup>	-2.3%	5.6%	--		
Return on assets <sup>1</sup>	-0.1%	0.4%	--		
Net interest margin <sup>1</sup>	3.2%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	84.2%	57.9%	--		
Loss provision to net charge-offs (qtr)	100.3%	140.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	4.6%	2.9%	0.0%	0.0%	--
Home equity	0.0%	0.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	3.2%	0.0%	--
Commercial & Industrial	1.2%	0.2%	0.0%	0.0%	--
Commercial real estate	1.6%	4.7%	0.8%	0.2%	--
Total loans	2.0%	2.1%	0.2%	0.1%	--